

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Shaun J Manning & Tracy Manning,

Case No. 20-11730

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Wilmington Savings Fund Society, FSB, as Owner
Trustee of the Residential Credit Opportunities Trust
VI-A

Community Loan Servicing, LLC

Name of Transferee

Name of Transferor

Name and Address where notices to transferee should be sent:

AMIP Management
3020 Old Ranch Parkway, Suite 180
Seal Beach, CA 90740

Court Claim # (if known): 6

Amount of Claim: \$242,259.49

Date Claim Filed: 07/08/2020

Phone: 562-735-6555

Last Four Digits of Acct #: 8802

Phone: 1-855-813-6597

Last Four Digits of Acct. #: 9979

Name and Address where transferee payments should be sent (if different from above):

FCI Lender Services, Inc.
PO Box 27370
Anaheim Hills, CA 92809-0112

Phone: (800) 931-2424 ext. 651

Last Four Digits of Acct #: 8802

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: Christian Savio
Transferee/Transferee's Agent

Date: 09/07/2021



NOTICE OF SERVICING TRANSFER

Shaun J Manning
113 S Fox Chase Dr
Oswego, IL 60543

Loan #: [REDACTED]
Property: 113 S Fox Chase Dr
Oswego, IL 60543

Dear Shaun J Manning:

The servicing of your Promissory Note is being transferred, effective 08/27/2021. This means that after this date, a new Servicer will be collecting your Promissory Note payments from you. Nothing else about your Promissory Note will change.

Community Loan Servicing, LLC is now collecting your payments. Community Loan Servicing, LLC will stop accepting payments received from you on 08/27/2021. FCI Lender Services, Inc. will collect your payments going forward. FCI Lender Services, Inc. will start accepting payments received from you on 08/27/2021.

Send all payments due on or after 08/27/2021 to FCI Lender Services Inc. at this address: PO BOX 27370, Anaheim, CA 92809-0112.

If you have any questions for either your present servicer, Community Loan Servicing, LLC, or your new Servicer FCI Lender Services, Inc. about your Promissory Note or this transfer, please contact them using the information below:

Previous Servicer

Community Loan Servicing, LLC
Customer Service
4425 Ponce de Leon Blvd., 5th Floor
Coral Gables, FL, 33146
1-855-813-6597 (toll free or collect)
Hours of Operation:
Monday - Friday
08:00 AM - 09:00 PM (Eastern Standard Time)

Current Servicer:

FCI Lender Services, Inc.
Customer Care Department
Post Office Box 27370
Anaheim Hills, California 92809-0112
(800) 931-2424, x651 (toll free)
Hours of Operation
Monday - Friday
08:00 AM - 05:00 PM (Pacific)

Important Note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider or your Lender.

Please be advised that the State of Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, is the primary regulatory authority having jurisdiction over the residential lending activities of FCI Lender Services, Inc. The address of the IDFPR Division of Banking is 320 West Washington Street, Springfield, IL 62786.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt. Any information obtained will be used in furtherance of that purpose.

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Sincerely,
Customer Care Department
FCI Lender Services

Monthly Payment: \$ 833.39



BORROWER WELCOME LETTER

Shaun J Manning
113 S Fox Chase Dr
Oswego, IL 60543

Re Loan Number: [REDACTED]

Property: 113 S Fox Chase Dr, Oswego, IL 60543

Dear Shaun J Manning:

Welcome to FCI Lender Services, Inc. ("FCI") Loan servicing! FCI is your Servicing Agent and is servicing your Promissory Note on behalf of your Lender/Creditor, **Residential Credit Opportunities Trust VI-A** (The "Creditor"). FCI is also a Debt Collector. Your Creditor has authorized FCI to process and collect your scheduled Promissory Note payments according to your Promissory Note and Security Instrument. A *Payment Statement* will be mailed or emailed to you on a regular basis. Please send your check with your account number written on it, plus the payment coupon from your statement (unless you have established an Automated Payments (ACH) debit program with FCI). You should review each *Payment Statement* carefully for accurate loan information. At year-end, an interest statement (IRS Form 1098) will be mailed to you for tax purposes. To view your account, and for other payment options, visit www.myfci.com and click on "Borrower Payment Options" located at the top of FCI's web page.

IMPORTANT BANKRUPTCY INFORMATION

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Your Creditor has provided FCI the following information regarding the Total Amount Due on your Promissory Note (the "Debt").

Deferred Principal Balance:	\$ 0.00	Principal Balance:	\$ 240,618.95
Deferred Unpaid Interest:	\$ 0.00	Accrued Interest:	\$ 9,543.29
Deferred Late Charges:	\$ 0.00	Accrued Late Charges:	\$ 566.78
Deferred Loan Charges:	\$ 0.00	Other Amounts Due:	\$ 2,475.00

Amount of Debt: \$ 253,204.02

VALIDATION OF DEBT: Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the Debt, or any portion thereof, the Debt will be assumed to be valid by FCI as the Debt Collector. If you notify FCI in writing, within thirty days after receipt of this notice, that you dispute the Debt or any portion of the Debt, we will, as required by law, obtain and mail to you verification of the Debt and/or a copy of a Judgment against you. Upon your written request within the thirty-day period, FCI as the Debt Collector will provide you, as the consumer, with the name and address of the original creditor, if different from the current Creditor.

As of the date of this Notice, the Debt is **\$ 253,204.02**. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

PLEASE BE ADVISED YOUR LOAN TERMS MAY BE ADJUSTED ONCE ALL LOAN DOCUMENTS HAVE BEEN RECEIVED AND/OR REVIEWED.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you have any questions regarding the above information, please write or call FCI's Customer Care Center toll-free number at 1-800-931-2424 (x651) during normal business hours (Monday-Friday, 8:00 AM – 5:00 PM, PST). When calling, please reference your loan number.

Sincerely,
Customer Care Department
FCI Lender Services



ANNOUNCING

FCI'S BORROWER LIVE LOGIN

**Log in on FCI's Borrower App on Apple and Android
Log in on FCI's Borrower Web Portal at www.myfci.com**

FCI's live login gives Borrowers access to current Loan Information including:

Monthly Statements
Principal Balance
Payment History
Loan Charges
Payments Due

Use your Borrower Login to **make last minute Online Payments** that will be credited to your account based on the time submitted. Simply click on "Express Payment" to make your loan payment.

Providing your loan is performing and current, you can also use your Borrower Login to **set up Automatic Payments (ACH)**, and not worry about sending in checks again.

Go to **www.myfci.com** "Customer Login" and click on "Borrower Login" to set up your account.

Sincerely,
Customer Care Department
FCI Lender Services



Privacy Policy

Shaun J Manning
113 S Fox Chase Dr
Oswego, IL 60543

Dear Shaun J Manning:

At FCI Lender Services and our family of companies, we appreciate your business and the trust you have placed in us. We are committed to protecting the personal data we obtain about you. Please know that we do not sell your personal data. Please review the following details.

What personal data we may collect about you?

We may collect personal data about you to process your payments and to communicate with you regarding the status of your loan and payments. When required, we will obtain your consent before collecting it. The personal data may include:

Name and Address

Credit & Payment Data

Social Security number or taxpayer identification number

What do we do with your personal data?

We comply with Federal and State requirements related to the protection and use of your data. This means we only share data where we are permitted or required to do so. We also may be required to obtain your authorization before disclosing certain types of personal data. We may use your data for the following:

Process Loan and Payments

Respond to your requests

Comply with regulatory requirements

Prevent Fraud

We do not sell personal data about current or former customers or their accounts. We do not share your personal data for marketing purposes with anyone outside our family of companies. When affiliates or outside companies perform a service on our behalf, we may share your personal data with them. We require them to protect your personal data, and we only permit them to use your personal data to perform these services. Examples of outside parties who may receive your data are:

State or Federal Authorities

Other companies or service providers supporting your account

How do we protect your personal data?

In order to protect your personal data, we maintain physical, electronic, and procedural safeguards. We review these safeguards regularly in keeping with technological advancements. We restrict access to your personal data. We also train our employees in the proper handling of your personal data.

Our commitment to keeping you informed.

We will send you a Privacy Policy each year while you are our customer. In the event we broaden our data sharing practices, we will send you a new policy.

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. If you have any questions or concerns, please call our Customer Service Department during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

ALL CONSUMERS: NOTICES OF ERROR AND REQUESTS FOR INFORMATION: If you believe that there is an error in your account and you would like to submit a notice of error to FCI to resolve the error (Notice of Error); and/or, if you want to submit to FCI a request for documentation or information regarding your mortgage loan account (Information Request), **you must mail your Notice of Error and/or Information Request to the following exclusive address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.** We do not accept a Notice of Error or Information Request sent to any other address or submitted to FCI by telephone, fax, or in any other manner, although you can call us if you have any questions about the Notice of Error and/or Information Request process. Your Notice of Error and/or Information Request should include the name of the borrower(s), the mortgage loan account number, and a description of the asserted error and/or the specific information and documentation requested.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

OREGON CONSUMERS ONLY: Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer by calling 800-931-2424 ext. 651 or sending an email to customerservice@myfci.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on September 7, 2021, I served the foregoing document described as Transfer of Claim on the following individuals by electronic means through the Court's ECF program:

Patrick Semrad, Esq.
Yisroel Y. Moskovits, Esq.
Elizabeth Placek, Esq.
Mitchell Shanks, Esq.
psemrad@semradlaw.com;
imoskovits@semradlaw.com;
eplacek@semradlaw.com;
mshanks@semradlaw.com;
Counsels for Debtors

Gerald Mylander
Glenn B. Stearns
mcguckin_m@lisle13.com;
stearns_g@lisle13.com;
Chapter 13 Trustee

Patrick S. Layng
Office of the U.S. Trustee, Region 11
USTPRegion11.ES.ECF@usdoj.gov;
U.S. Trustee

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Christian Savio
CHRISTIAN SAVIO
Authorized Agent for Creditor

I HEREBY CERTIFY that on September 7, 2021, I served the foregoing document described as Transfer of Claim on the following individuals by depositing true copies thereof in the United States mail at Boca Raton, Florida enclosed in a sealed envelope, with postage paid, addressed as follows:

Shaun J Manning
113 Fox Chase Dr. S.
Oswego, IL 60543
Debtor

Tracy Manning

113 Fox Chase Dr. S.

Oswego, IL 60543

Debtor

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Christian Savio

CHRISTIAN SAVIO

Authorized Agent for Creditor